














1. How would you characterize the impact on your association of the mortgage foreclosure crisis, related assessment delinquencies and other economic issues (e.g., property values, energy prices and job loss)?

		Response Percent	Response Count
No impact		5.9%	34
Nuisance		38.1%	220
Serious		46.4%	268
Severe		9.7%	56
	Comment		93
answered question			578
skipped question			0






2. As a percentage of total units, how many homes are vacant in your community due to foreclosures, the inability of non-resident owners to sell or rent, or owners walking away from their homes/mortgages?

		Response Percent	Response Count
1-2% of total units		43.3%	228
3-5%		29.5%	155
6-10%		18.6%	98
More than 10%		8.6%	45
answered question			526
skipped question			52






3. What was your association's rate of assessment delinquency in 2005, or, if earlier, at the time the mortgage foreclosure crisis and other economic factors began affecting your owners?

		Response Percent	Response Count
1-5%		78.3%	394
6-10%		15.7%	79
11-20%		3.6%	18
21-30%		0.8%	4
More than 30%		1.6%	8
answered question			503
skipped question			75











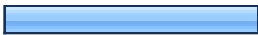



4. What is the current rate of assessment delinquency?

		Response Percent	Response Count
1-5%		37.4%	187
6-10%		29.6%	148
11-20%		24.2%	121
21-30%		6.2%	31
More than 30%		2.6%	13
answered question			500
skipped question			78

5. How much has your association's operating revenue declined as a result of the mortgage foreclosure crisis and other economic factors?

		Response Percent	Response Count
No decline		24.1%	119
1-5%		42.1%	208
6-10%		20.6%	102
11-20%		8.3%	41
More than 20%		4.9%	24
answered question			494
skipped question			84

6. What steps has your association taken to address any budgetary shortfalls? (Please check all that apply.)

		Response Percent	Response Count
Increased assessments		50.4%	244
Levied a special assessment		20.0%	97
Borrowed from banks or other lenders		4.5%	22
Borrowed from your reserve account		21.9%	106
Reduced contributions to the reserve account		40.1%	194
Reduced management fees/costs		19.8%	96
Reduced other professional costs (e.g., legal, financial and technology services)		28.5%	138
Laid off staff		8.3%	40
Deferred maintenance of common elements		38.8%	188
Reduced landscaping expenditures		39.3%	190
Postponed major capital improvements		37.8%	183
Allowed residents to perform minor tasks (e.g., landscaping)		11.2%	54
Considered bankruptcy		0.8%	4
Actually filed for bankruptcy		0.0%	0
None of the above		21.1%	102
	Other (please specify)		67
answered question			484
skipped question			94




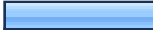
7. How has the mortgage foreclosure crisis influenced your association's pursuit of delinquent assessments and other fees?

		Response Percent	Response Count
Much more aggressive		46.7%	225
A little more aggressive		31.7%	153
Less aggressive		5.2%	25
No change		16.4%	79
	Comment		28
answered question			482
skipped question			96

8. Who is maintaining the yards of vacant homes in your community? (Check all that apply.)

		Response Percent	Response Count
Not applicable		33.3%	160
Neighbors		12.9%	62
The association- reimbursed by the owners (lenders for foreclosed properties)		28.5%	137
The association- no reimbursement		32.7%	157
Yards are not being maintained for extended periods of time		21.9%	105
Other (please specify)		10.2%	49
answered question			480
skipped question			98

9. As a general rule, are your owners sympathetic to the issues faced by managers and the association board?



		Response Percent	Response Count
Strongly		6.9%	33
Somewhat		36.9%	177
Slightly		34.2%	164
Not at all		22.1%	106

Comment 19

answered question 480

skipped question 98

10. Have you and/or your management company actively sought to provide guidance to your community board on issues related to mortgage foreclosures, delinquencies and related financial issues?

		Response Percent	Response Count
Yes		89.1%	427
No		10.9%	52

Comment 24

answered question 479

skipped question 99





11. To what extent has your board accepted your advice and counsel before taking specific actions to address these issues?

		Response Percent	Response Count
A lot		55.0%	263
Some		32.8%	157
A little		8.4%	40
Not at all		3.8%	18
	Comment		13
answered question			478
skipped question			100






12. If you answered “A little” or “Not at all” to Question #11, do you believe the association has suffered as a result?

		Response Percent	Response Count
A lot		13.8%	22
A little		47.2%	75
Not at all		39.0%	62
	Comment		17
answered question			159
skipped question			419








13. Please describe your community.

		Response Percent	Response Count
HOA (single family and/or townhomes)		51.6%	241
Condominium		41.1%	192
Cooperative		1.1%	5
Mixed Use (residential and business)		6.2%	29
answered question			467
skipped question			111

14. How many units does your association have?

		Response Percent	Response Count
199 or fewer		30.0%	139
200-599		32.8%	152
600-999		10.8%	50
1,000-1,999		12.7%	59
2,000 or more		13.6%	63
answered question			463
skipped question			115

15. Please indicate your region:

		Response Percent	Response Count
Northeast		9.5%	44
Mid-Atlantic		11.9%	55
Midwest		10.0%	46
Rocky Mountain		8.4%	39
South		29.7%	137
Southwest		10.0%	46
West Coast		20.6%	95
answered question			462
skipped question			116